

# AUTHORIZATION TO OBTAIN CREDIT AND EMPLOYMENT INFORMATION



FIRST REPUBLIC BANK  
It's a privilege to serve you®

I/We have applied for a real estate loan with First Republic Bank. You are hereby authorized to release any information required by **First Republic Bank** to complete the processing of the loan request. Necessary credit and employment information may include verification of employment data and pay data, verification of savings deposits, checking accounts, consumer credit balances, payments and history, including mortgage payment records and balances.

A photographic or carbon copy of this signed authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate transaction.

Thank you.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

111 PINE STREET, SAN FRANCISCO, CALIFORNIA 94111, TEL (415) 392-1400, FAX (415) 392-1413

FRB 503 PE - 5/10

# THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 AND FAIR LENDING NOTICE



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It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

Department of Banking  
300 South Spring Street, Suite 15513  
Los Angeles, CA 90013

Department of Banking  
45 Fremont Street, Suite 1700  
San Francisco, CA 94105

## ACKNOWLEDGEMENT OF RECEIPT

I/We received a copy of this Notice:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**NOTE: Authority Cited: Section 35814, Health and Safety Code. Reference: Section 35830, Health and Safety Code.**

KEEP THIS COPY FOR YOUR RECORDS